



# FREQUENTLY ASKED QUESTIONS

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## COMMUNITY DEVELOPMENT BLOCK GRANT HOUSING REHABILITATION PROGRAM

### **What is Housing Rehabilitation?**

... Housing Rehabilitation provides assistance to low and moderate-income homeowners to remove structural Code violations, repair and/or replace structural components near failure, provide modifications for the elderly and disabled and provide cost-effective energy conservation improvements.

### **Who is eligible for the Program?**

... An applicant must meet all of the following requirements to be eligible for the program:

1. Income qualified based on the Department of Housing and Urban Development's (HUD) income guidelines;
2. Own the home and lived in the home as their primary residence for a minimum of one year prior to applying for the Program;
3. Shall not use their home to conduct business or as rental property, in whole or in part.

### **My Household income is only \$100 above the maximum income limit. Can I still receive assistance?**

... No, the total gross annual household income may not exceed the maximum limit.

### **Are mobile homes and co-ops eligible for the Housing Rehabilitation Program?**

... Mobile homes and co-ops are not eligible for the Housing Rehabilitation Program since the land underneath the unit is not owned. However, these units may be eligible for minor assistance through The Emergency Repair Program.

### **What types of improvements are ineligible?**

... Improvements that are defined as unnecessary cosmetic repairs, luxury items or fixtures that are not permanently affixed to the property, including but not limited to: additions, pools, fireplaces, landscaping, washers, dryers and microwaves.

### **How do I apply for the program?**

... You may contact the Community Assistance Office at (480) 312-7647 to request a Housing Rehabilitation information package. Complete the application and income questionnaire and return the packet to 7515 E. 1<sup>st</sup> Street, Scottsdale, AZ 85251.

... When your application and income questionnaire is received your name will be placed on the waiting list. An income interview for eligibility will be scheduled when your name approaches the top of the waiting list.

**How can I receive assistance without being placed on the waiting list?**

- ... You may be placed at the top of the waiting list if you have an urgent medical situation in which immediate improvements are required. Proof of a medical priority shall be obtained through a doctor's letter specifying the type of medical emergency threatening the occupants' health and how the specific improvements will benefit this condition.
- ... You may also be placed at the top of the waiting list if you will be funding a portion of the rehabilitation through a privately financed home improvement loan. A letter from a private lender shall be submitted with your application, indicating the amount of loan fund you will be receiving for the rehabilitation contract.

**When am I required to repay the loan and what percent am I responsible for?**

- ... Anyone receiving rehabilitation assistance under this program is subject to repayment of the full balance of the loan when they sell, rent, refinance for equity, secure a home equity loan or otherwise convey the property within 36 months from completion of the contract.
- ... Fifty percent (50%) of the loan becomes forgivable after the third anniversary of the contract completion date. The remaining balance is payable in full when they sell, rent, refinance for equity, secure a home equity loan or otherwise convey the property.

**Who is responsible for the rehabilitation of my home?**

- ... You are responsible to the City for ensuring that all of the work needed to meet the property rehabilitation standards is completed under a rehabilitation contract between yourself and a licensed general contractor. The City will provide funding and technical assistance, however, is not a party to the contract.

**I just found out about the Housing Rehabilitation Program after I spent money the last month for repairs on my home. Can I get reimbursed for the money spent?**

- ... No, you cannot be reimbursed for money that has been spent prior to receiving assistance.

**Do I have to find the contractors to work on my home?**

- ... No, Program staff will bid the projects to qualified general contractors licensed through the Arizona Registrar of Contractors. You may request or suggest contractor to be invited to bid your project, however they must also be licensed.